

Information to identify the case:

Debtor 1	<u>Raymond W Leong</u>	Social Security number or ITIN xxx-xx-9536
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: <u>16-33299-ABA</u>		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond W Leong

4/30/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Raymond W Leong
 Debtor

Case No. 16-33299-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 19

Date Rcvd: Apr 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2020.

db +Raymond W Leong, 46 W Atlantic Ave, Audubon, NJ 08106-1432
 cr +MTGLQ INVESTORS, L.P., Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
 Warrington, PA 18976-3403
 516568971 MTGLQ Investors, L.P., c/o Shellpoint Mortgage Serving, PO Box 10826,
 Greenville, SC 29603-0826
 516536424 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
 Trenton, NJ 08625-0112
 516536425 +Phelan Hallinan & Diamond, & Jones, PC, 400 Fellowship Road Suite 100,
 Mt. Laurel, NJ 08054-3437
 516536426 Portfolio America Asset, 2221 New Market Panway Ste 108, Marietta, GA 30067
 516536429 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O. Box 245,
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
 516536428 Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
 518333982 +US Bank Trust NA c/o, SN Serv Corp, 323 5th Street, Eureka, CA 95501-0305
 518333983 +US Bank Trust NA c/o, SN Serv Corp, 323 5th Street, Eureka, CA 95501,
 US Bank Trust NA c/o, SN Serv Corp 95501-0305
 518343064 +US Bank Trust National Assoc, C/o Ghidotti/Berger, LLP, 1920 Old Tustin Avenue,
 Santa Ana, CA 92705-7811

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 30 2020 23:21:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 30 2020 23:21:43 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516536417 +EDI: CAPITALONE.COM May 01 2020 02:43:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 516536422 +EDI: IRS.COM May 01 2020 02:43:00 IRS, 1601 Market St, Philadelphia, PA 19103-2301
 516748757 EDI: PRA.COM May 01 2020 02:43:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
 516573203 +EDI: DRIV.COM May 01 2020 02:43:00 SANTANDER CONSUMER USA, P.O. Box 560284,
 Dallas, TX 75356-0284
 516536427 +EDI: DRIV.COM May 01 2020 02:43:00 Santander, Po Box 961245, Fort Worth, TX 76161-0244
 516654633 +EDI: RMSC.COM May 01 2020 02:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516536418* +Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
 516536420* IRS, PO Box 744, Springfield, NJ 07081-0744
 516536421* IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
 516536423* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346
 516536419 ##Ditech Financial LLC, PO Box 6172, Rapid City, SD 57709-6172

TOTALS: 0, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 19

Date Rcvd: Apr 30, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Seymour Wasserstrum on behalf of Debtor Raymond W Leong mylawyer7@aol.com, ecf@seymourlaw.net;r47769@notify.bestcase.com
Steven P. Kelly on behalf of Creditor MTGLQ INVESTORS, L.P. skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5